

Information to identify the case:

Debtor 1	Monika Lammers	Social Security number or ITIN	xxx-xx-9856
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-28995-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Monika Lammers
aka Monika Oppermann

12/7/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Monika Lammers
 Debtor

Case No. 12-28995-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 37

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db +Monika Lammers, 17 Station Road, Denville, NJ 07834-2435
 cr +Bank of America, N.A., successor by merger to BAC, Stern, Lavinthal & Frankenberg,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +Bluebonner Financial Assets, c/o Dianna R. Bass, 1622 E. Beltline Rd., Suite 102,
 Carrollton, TX 75006-6374
 513247025 +Aes/goal Financial, 1200 N 7th St, Harrisburg, PA 17102-1419
 513521139 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 513469791 +Bluebonnet Financial Assets, 1622 E. Beltline Road, Suite 102, Carrollton, TX 75006-6374
 513320261 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513247033 +Giovanni Dipierro, Esquire, 317 Belleville Avenue, Blomfield, NJ 07003-3648
 513342882 +Goal Financial, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
 513380929 +Great Lakes Higher Education Guaranty Corp, 2401 International Lane, Madison, WI 53704-3192
 513247037 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 513255286 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 513247038 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
 513247041 +Township Of Denville, 1 St. Mary's Place, Denville, NJ 07834-2199

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 07 2017 22:26:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 07 2017 22:26:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513315569 EDI: BECKLEE.COM Dec 07 2017 22:08:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513276611 EDI: AIS.COM Dec 07 2017 22:08:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513247026 +EDI: AMEREXPR.COM Dec 07 2017 22:08:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 513247027 EDI: ACCE.COM Dec 07 2017 22:08:00 Asset Acceptance Corp, P.O. Box 2036,
 Warren, MI 48090-2036
 513247029 EDI: BANKAMER.COM Dec 07 2017 22:08:00 Bank Of America, 4060 Ogletown/stanton Rd,
 Newark, DE 19713
 513247030 +EDI: BANKAMER.COM Dec 07 2017 22:08:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 513247031 +EDI: CHASE.COM Dec 07 2017 22:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513619881 +E-mail/Text: bncmail@w-legal.com Dec 07 2017 22:26:59 Cheswold (Ophrys), LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 513264028 EDI: DISCOVER.COM Dec 07 2017 22:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513247032 +EDI: DISCOVER.COM Dec 07 2017 22:08:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 513551030 EDI: ECMC.COM Dec 07 2017 22:08:00 ECMC, P. O. Box 16408, St. Paul, MN 55116-0408
 513247034 +EDI: HFC.COM Dec 07 2017 22:08:00 Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
 513247035 EDI: IRS.COM Dec 07 2017 22:08:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 513729290 EDI: RESURGENT.COM Dec 07 2017 22:08:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513247036 +EDI: MID8.COM Dec 07 2017 22:08:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 513357253 EDI: Q3G.COM Dec 07 2017 22:08:00 Quantum3 Group LLC as agent for,
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
 513247039 +EDI: AGFINANCE.COM Dec 07 2017 22:08:00 Springlf Fin, P O Box 59,
 Evansville, IN 47701-0059
 513247040 +EDI: CITICORP.COM Dec 07 2017 22:08:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 513247042 +EDI: WFNNB.COM Dec 07 2017 22:08:00 Victoria Secrets, 220 W. Schrok Road,
 Westerville, OH 43081-2873
 513247043 +EDI: WFNNB.COM Dec 07 2017 22:08:00 Wfnnb/pier1, Po Box 182789, Columbus, OH 43218-2789
 513247044 +EDI: WFNNB.COM Dec 07 2017 22:08:00 Wfnnb/victorias Secret, P.O. Box 182125,
 Columbus, OH 43218-2125

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Cheswold (Ophrys), LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
 Seattle, WA 98121-3132
 513247028* Asset Acceptance, LLC, P.O. Box 2036, Warren, MI 48090-2036
 513247045 ##+Zwicker & Associates, P.C., 1101 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4322

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Debtor Monika Lammers cbalala@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
David L. Stevens on behalf of Debtor Monika Lammers dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A., successor by merger to
BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP cmecf@sternlav.com
John J. Scura, III on behalf of Debtor Monika Lammers jscura@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;dsklar@scuramealey.com;dmedina@scura.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Robert A. Rich on behalf of Creditor RBS Citizens rrich2@hunton.com

TOTAL: 8